

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ronald J. Wise-Stough  
Lisa E. Wise-Stough  
Debtors

Case No. 18-00375-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 13, 2023

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Ronald J. Wise-Stough, Lisa E. Wise-Stough, 1357 Laudermilch Road, Palmyra, PA 17078-8811
5048212	MS. HERSHEY MEDICAL CENTER, PO BOX 643291, PITTSBURGH, PA. 15264-3291
5017607	MSHMC physicians group, po box 854, Hershey, PA 17033-0854
5047328	+ PINGORA LOAN SERVICING, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
5017623	PSHMC PHYSICIANS GROUP, billing services, po box 854, Hershey, PA 17033-0854
5038006	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
5017589	cenlar federal savings bank, 424 phillips blvd, Ewing, NJ 08618-1430
5017588	cenlar federal savings bank, 424 phillips blvd, Trenton, NJ 08618-1430
5017598	great eastern resort corp., regal vistas, po box 29352, Phoenix, AZ 85038-9352
5017599	+ hershey medical center, 500 university drive, Hershey, PA 17033-2391
5017605	ms hershey medical center, po box 643291, Pittsburgh, PA 15264-3291
5017604	+ ms hershey medical center, 500 university drive, Hershey, PA 17033-2390
5017635	+ synchrony bank, c/o Pataneau & Felix, 4545 Murphy Canyon Rd. 3rd Fl, San Diego, CA 92123-4363

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mtgbk@shellpointmtg.com	Mar 13 2023 18:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826
5038481	Email/PDF: bncnotices@becket-lee.com	Mar 13 2023 18:59:57	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5017586	EDI: CAPITALONE.COM	Mar 13 2023 22:41:00	CAPITAL ONE BEST BUY, PO BOX 30253, Salt Lake City, UT 84130-0253
5025670	Email/PDF: bncnotices@becket-lee.com	Mar 13 2023 18:59:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5017592	^ MEBN	Mar 13 2023 18:40:52	Crown Asset Managment, c/o D&A Services, 1400 E. Touchy Ave. Suite G-2, Des Plaines, IL 60018-3338
5017593	^ MEBN	Mar 13 2023 18:40:54	D&A Services, 1400 east touhy avenue, suite G2, Des Plaines, IL 60018-3338
5021653	Email/Text: collecadminbankruptcy@fnni.com	Mar 13 2023 18:43:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
5017595	Email/Text: collecadminbankruptcy@fnni.com	Mar 13 2023 18:43:00	fnb omaha, 1620 dodge st., Omaha, NE 68197-0003
5017579	Email/Text: collecadminbankruptcy@fnni.com		

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		Mar 13 2023 18:43:00	1st national bank of omaha, po box 3412, Omaha, NE 68103
5017590	EDI: JPMORGANCHASE		
		Mar 13 2023 22:41:00	chase bank one card services, po box 15298, Wilmington, DE 19850
5017601	Email/Text: unger@members1st.org		
		Mar 13 2023 18:44:00	Members First Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5034370	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 13 2023 18:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5211164	+ Email/Text: mtgbk@shellpointmtg.com		
		Mar 13 2023 18:43:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0675, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5211163	+ Email/Text: mtgbk@shellpointmtg.com		
		Mar 13 2023 18:43:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5017622	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 13 2023 18:43:00	PNC BANK, po box 3180, Pittsburgh, PA 15230
5036286	EDI: PRA.COM		
		Mar 13 2023 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5018570	+ EDI: RECOVERYCORP.COM		
		Mar 13 2023 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5037932	+ Email/Text: bankruptcynotices@psecu.com		
		Mar 13 2023 18:44:00	PSECU, Po Box 67013, Harrisburg, PA 17106-7013
5017621	Email/Text: bankruptcynotices@psecu.com		
		Mar 13 2023 18:44:00	Pennsylvania State Employees Credit, PO Box 67013, Harrisburg, PA 17106-7013
5042838	EDI: Q3G.COM		
		Mar 13 2023 22:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5017633	+ EDI: RMSC.COM		
		Mar 13 2023 22:41:00	SYNCB/sams club, po box 965005, Orlando, FL 32896-5005
5017625	EDI: CITICORP.COM		
		Mar 13 2023 22:41:00	Sears CBNA, po box 6282, Sioux Falls, SD 57117-6282
5017639	+ EDI: WTRRN BANK.COM		
		Mar 13 2023 22:41:00	TD BANK TARGET, po box 1470, Minneapolis, MN 55440-1470
5017638	EDI: TDBANKNORTH.COM		
		Mar 13 2023 22:41:00	td bank na, po box 84037, Columbus, GA 31908
5043768	+ Email/Text: bncmail@w-legal.com		
		Mar 13 2023 18:44:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5017640	+ EDI: WTRRN BANK.COM		
		Mar 13 2023 22:41:00	TD Bank/Target, po box 673, Minneapolis, MN 55440-0673
5043753	+ Email/Text: RASEBN@raslg.com		
		Mar 13 2023 18:43:00	USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5017641	EDI: USAA.COM		
		Mar 13 2023 22:41:00	USAA savings bank, po box 33009, San Antonio, TX 78265-3009
5017642	EDI: USAA.COM		
		Mar 13 2023 22:41:00	USSA SAVINGS BANK, 10750 MCDERMOTT PWY, San Antonio, TX 78288-1600
5017580	+ Email/PDF: bncnotices@becket-lee.com		
		Mar 13 2023 18:59:50	american express, po box 981537, El Paso, TX 79998-1537
5017582	+ EDI: TSYS2		
		Mar 13 2023 22:41:00	barclays bank deleware, 125 south west st., Wilmington, DE 19801-5014
5017581	+ EDI: TSYS2		
		Mar 13 2023 22:41:00	barclays bank deleware, po box 8803, Wilmington, DE 19899-8803

5017583	+ EDI: CITICORP.COM	Mar 13 2023 22:41:00	best buy cbna, po box 6497, Sioux Falls, SD 57117-6497
5017585	+ EDI: CAPITALONE.COM	Mar 13 2023 22:41:00	capital one, po box 30281, Salt Lake City, UT 84130-0281
5017584	+ EDI: CAPITALONE.COM	Mar 13 2023 22:41:00	capital one, po box 30285, Salt Lake City, UT 84130-0285
5017587	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 13 2023 18:43:00	cenlar federal savings bank, po box 77404, Trenton, NJ 08628-6404
5017591	+ EDI: WFNNB.COM	Mar 13 2023 22:41:00	comenity capital one boscovs, po box 182120, Columbus, OH 43218-2120
5017596	+ Email/Text: bankruptcy@affglo.com	Mar 13 2023 18:44:00	global credit and collection, 5440 north cumberland avenue, suite 300, Chicago, IL 60656-1486
5017600	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 13 2023 18:43:00	kohls capital one, po box 3115, Milwaukee, WI 53201-3115
5017602	+ Email/Text: unger@members1st.org	Mar 13 2023 18:44:00	members first federal credit union, po box 40, Mechanicsburg, PA 17055-0040
5017608	+ Email/Text: Bankruptcies@nragroup.com	Mar 13 2023 18:44:00	national recovery agency, 2491 paxton street, Harrisburg, PA 17111-1036
5017609	+ Email/Text: ngisupport@radiusgs.com	Mar 13 2023 18:43:00	northland group, po box 390905, Minneapolis, MN 55439-0905
5017620	+ Email/Text: bankruptcyntices@psecu.com	Mar 13 2023 18:44:00	pennsylvania state emmployees cred., 1500 elmerton avenue, Harrisburg, PA 17110-2990
5017624	+ EDI: CITICORP.COM	Mar 13 2023 22:41:00	sears cbna, po box 6283, Sioux Falls, SD 57117-6283
5017626	EDI: RMSC.COM	Mar 13 2023 22:41:00	synch amazon place, po box 965036, Orlando, FL 32896-5036
5017627	EDI: RMSC.COM	Mar 13 2023 22:41:00	synch lowes, po box 965036, Orlando, FL 32896-5036
5017629	+ EDI: RMSC.COM	Mar 13 2023 22:41:00	synch toys r us, po box 965005, Orlando, FL 32896-5005
5017630	+ EDI: RMSC.COM	Mar 13 2023 22:41:00	synch/old navy, po box 965005, Orlando, FL 32896-5005
5017632	EDI: RMSC.COM	Mar 13 2023 22:41:00	synch/sams, jpo box 965036, Orlando, FL 32896-5036
5017634	+ EDI: RMSC.COM	Mar 13 2023 22:41:00	synch/wolf furniture, po box 965036, Orlando, FL 32896-5036
5017636	EDI: RMSC.COM	Mar 13 2023 22:41:00	synchrony bank, po box 960061, Orlando, FL 32896-0061
5017637	+ EDI: RMSC.COM	Mar 13 2023 22:41:00	synchrony bank lowes, po box 965005, Orlando, FL 32896-5005

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

5017594	*+	D&A Services, 1400 east touhy avenue, suite G2, Des Plaines, IL 60018-3338
5017603	*+	members first federal credit union, po box 40, Mechanicsburg, PA 17055-0040
5017606	*	ms hershey medical center, po box 643291, Pittsburgh, PA 15264-3291
5017610	*+	northland group, po box 390905, Minneapolis, MN 55439-0905
5017611	*+	northland group, po box 390905, Minneapolis, MN 55439-0905
5017612	*+	northland group, po box 390905, Minneapolis, MN 55439-0905
5017613	*+	northland group, po box 390905, Minneapolis, MN 55439-0905
5017614	*+	northland group, po box 390905, Minneapolis, MN 55439-0905
5017615	*+	northland group, po box 390905, Minneapolis, MN 55439-0905
5017617	*+	patenaude & felix A.P.C., 4545 Murphy Canyon Rd. 3rd floor, San Diego, CA 92123-4363
5017618	*+	patenaude & felix A.P.C., 4545 Murphy Canyon Rd. 3rd floor, San Diego, CA 92123-4363
5017628	*	synch lowes, po box 965036, Orlando, FL 32896-5036
5017631	*+	synch/old navy, po box 965005, Orlando, FL 32896-5005
5017597	##+	gold's gym, c/o first credit services inc., 377 hoes lane suite 200, Piscataway, NJ 08854-4155
5017616	##+	patenaude & felix A.P.C., 4545 Murphy Canyon Rd. 3rd floor, San Diego, CA 92123-4363
5017619	##+	pautenaude & Felix, 4545 Murphy canyon road, 3rd floor, San Diego, CA 92123-4363

TOTAL: 0 Undeliverable, 16 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2023 at the address(es) listed below:**

Name	Email Address
Brian Thomas Langford	on behalf of Creditor PSECU PitEcf@weltman.com PitEcf@weltman.com
Charles G. Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com
Charles G. Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Gregory S Hazlett	on behalf of Debtor 1 Ronald J. Wise-Stough adlitem@pa.net hazlettgreg123@gmail.com
Gregory S Hazlett	on behalf of Debtor 2 Lisa E. Wise-Stough adlitem@pa.net hazlettgreg123@gmail.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
Mario John Hanyon	on behalf of Creditor Pingora Loan Servicing LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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**Information to identify the case:**

Debtor 1

Ronald J. Wise–Stough

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–7129

EIN -- --

Debtor 2

Lisa E. Wise–Stough

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–8067

EIN -- --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18–bk–00375–HWV


**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald J. Wise–Stough

Lisa E. Wise–Stough

By the  
court:3/13/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**